

Information to identify the case:

Debtor 1	Dwayne L. Beere	Social Security number or ITIN	xxx-xx-4064
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Chelsey L. Beere	Social Security number or ITIN	xxx-xx-3506
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-23536-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dwayne L. Beere

Chelsey L. Beere

1/26/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dwayne L. Beere
 Chelsey L. Beere
 Debtors

Case No. 14-23536-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Jan 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2018.

db/jdb
 cr
 Dwayne L. Beere, Chelsey L. Beere, 226 German Street, West Newton, PA 15089-1282
 +American Suzuki Financial Services Company, Tucker Arensberg, P.C.,
 c/o Brett Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
 13914879 +Louis C. Beere, 966 Boyds Hallow Road, Buena Vista, PA 15018-9540
 13914881 M&T Bank, PO Box 619063, Ringgold, TX 76261-9063
 13919759 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
 13914882 +PNC Bank, Centralized Customer Assistance Team, MS P5-PCLC-01-E, 2730 Liberty Ave,
 Pittsburgh, PA 15222-4704

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg
 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 27 2018 02:10:05 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13930551 +EDI: CINGMIDLAND.COM Jan 27 2018 01:33:00 AT&T Mobility II LLC, % AT&T Services, Inc,
 Karen Cavnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
 13914877 EDI: GMACFS.COM Jan 27 2018 01:33:00 American Suzuki Financial Services, PO Box 9001951,
 Louisville, KY 40290-1951
 13918412 EDI: GMACFS.COM Jan 27 2018 01:33:00 American Suzuki Financial Services serviced by All,
 PO Box 130424, Roseville, MN 55113-0004
 13914878 +EDI: CAPITALONE.COM Jan 27 2018 01:33:00 Capital One Bankruptcy Dept., PO Box 30285,
 Salt Lake City, UT 84130-0285
 13914880 E-mail/Text: camanagement@mtb.com Jan 27 2018 02:09:43 M&T Bank, 2nd Floor Collections,
 1100 Wehrle Drive, Williamsville, NY 14221
 13950007 E-mail/Text: camanagement@mtb.com Jan 27 2018 02:09:43 M&T Bank, PO Box 1288,
 Buffalo, NY 14240-1288
 13958319 EDI: PRA.COM Jan 27 2018 01:33:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13918922 EDI: Q3G.COM Jan 27 2018 01:33:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing, LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC agornall@goldbecklaw.com,
 bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
 Anthony M. Moody on behalf of Joint Debtor Chelsey L. Beere amoody@moodylawoffices.com,
 munroesharla@yahoo.com
 Anthony M. Moody on behalf of Debtor Dwayne L. Beere amoody@moodylawoffices.com,
 munroesharla@yahoo.com
 Brett A. Solomon on behalf of Creditor American Suzuki Financial Services Company
 bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com
 James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
 Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
 Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC
 bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 9